UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/399,192	09/17/1999	JOHN WANKMUELLER	AP31994-0704	1972

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EXAMINER
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ART UNIT	PAPER NUMBER
3685	

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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
Notice of Allowability	09/399,192	WANKMUELLER ET AL.
	Examiner	Art Unit	
	CHARLES C. AGWUMEZIE	3685	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to *communication filed on February 24, 2009*.

2. ☒ The allowed claim(s) is/are *51-75*.

3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

    a) ☐ All   b) ☐ Some* c) ☐ None   of the:

        1. ☐ Certified copies of the priority documents have been received.

        2. ☐ Certified copies of the priority documents have been received in Application No. _____ .

        3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the

          International Bureau (PCT Rule 17.2(a)).

   * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.

5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.

   (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached

      1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.

   (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of

      Paper No./Mail Date _____.

  Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).

6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)

2. ☐ Notice of Draftperson's Patent Drawing Review (PTO-948)

3. ☐ Information Disclosure Statements (PTO/SB/08),
   Paper No./Mail Date _____

4. ☐ Examiner's Comment Regarding Requirement for Deposit
   of Biological Material

5. ☐ Notice of Informal Patent Application

6. ☐ Interview Summary (PTO-413),
   Paper No./Mail Date _____ .

7. ☒ Examiner's Amendment/Comment

8. ☒ Examiner's Statement of Reasons for Allowance

9. ☐ Other _____.

/Charlie C Agwumezie/
Primary Examiner, Art Unit 3685
August 6, 2009

DETAILED ACTION

EXAMINER'S AMENDMENT

1.   An examiner's amendment to the record appears below. Should the changes

and/or additions be unacceptable to applicant, an amendment may be filed as provided

by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be

submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview

with Robert Mainer on August 6, 2009.

Acknowledgments

2.   In view of the interview conducted on August 6, 2009 between Robert Maier and

Examiner Charles Agwumezie, it is agreed that claims 1-50 stand as cancelled. Claims

51-75 have been added under Examiner's amendment. By this amendment claims 51-

75 are allowed subject to the examiner's amendment.

3.   The Application has been amended as follows:

4.   Claims 1-50 cancelled.

51) A method for generating identification data comprising:

selecting by a first computer an ATM PIN from a plurality of ATM PINs;

selecting by the first computer an account number corresponding to the selected

ATM PIN;

selecting by the first computer a BIN corresponding to the selected account number;

selecting by the first computer a key corresponding to the BIN;

generating by the first computer an electronic commerce PIN using the selected key, the ATM PIN and the account number;

receiving the electronic commerce PIN and transaction information corresponding to the electronic commerce PIN from a second computer;

selecting a conversion key by the first computer based on said transaction information;

deriving the ATM PIN by the first computer using the conversion key, the electronic commerce PIN and the account number;

verifying the ATM PIN by the first computer;

encrypting the derived ATM PIN by the first computer and transmitting the encrypted ATM PIN and the transaction information to a third computer specific to the selected BIN.

52) The method of claim 51 wherein said conversion key is associated with:

conversion key derivation data and a

conversion key derivation key.

53) The method of claim 52, wherein the conversion key derivation key is used to perform at least one cryptographic operation upon the conversion key derivation data.

54) The method of claim 53, wherein the conversion key derivation data includes an identification number associated with multiple accounts;

and wherein at least one cryptographic operation using a secret key is performed to cryptographically process said conversion key derivation data to produce the conversion key.

55) The method of claim 51, wherein generating an electronic commerce pin comprises:

acccessing cryptographically-computed data; and

performing an operation upon the ATM PIN and the cryptographically-computed data.

56) The method of claim 55, wherein said cryptographically-computed data is generated using a secret key to perform a cryptographic operation on initial data.

57) The method of claim 56, wherein said cryptographic operation comprises at least one of a DES-encryption and a DES-decryption.

58) The method of claim 57, wherein a portion of said initial data is obtained from at least a portion of an account number.

59) The method of claim 58,wherein performing an operation upon the ATM PIN

and the cryptographically-computed data comprises performing either a subtraction

operation or an addition operation.

60) A system for generating identification data comprising:

a first computer selecting an ATM PIN from a plurality of ATM PINs,

a first computer selecting an account number corresponding to the selected ATM

PIN,

a first computer selecting a BIN corresponding to the selected account number;

a first computer selecting a key corresponding to the BIN;

a first computer generating an electronic commerce PIN using the selected key,

the ATM PIN and the account number;

a first computer receiving the electronic commerce PIN and transaction

information corresponding to the electronic commerce PIN from a second computer;

a first computer selecting a conversion key based on said transaction

information;

a first computer deriving the ATM PIN using the conversion key, the electronic

commerce PIN and the account number;

a first computer verifying the ATM PIN;

a first computer encrypting the derived ATM PIN and transmiting the encrypted

ATM PIN and the transaction information to a third computer specific to the selected

BIN.

61) The system of claim 60 wherein said conversion key is associated with:

conversion key derivation data and a

conversion key derivation key.

62) The system of claim 61, wherein the conversion key derivation key is used to

perform at least one cryptographic operation upon the conversion key derivation data.

63) The system of claim 62, wherein the conversion key derivation data includes

an identification number associated with multiple accounts;

and wherein at least one cryptographic operation using a secret key is performed

to cryptographically process said conversion key derivation data to produce the

conversion key.

64) The system of claim 60, wherein generating an electronic commerce PIN

comprises accessing cryptographcially-computed data and said cryptographically-

computed data is generated with a secret key used to perform a cryptographic operation

on initial data.

65) The system of claim 64, wherein said cryptographic operation comprises at

least one of a DES-encryption and a DES-decryption.

66) The system of claim 65, wherein a portion of said initial data is obtained from at least a portion of an account number.

67) The system of claim 66, wherein performing an operation upon the ATM PIN and the cryptographically-computed data comprises performing either a subtraction operation or an addition operation.

68) A system for generating identification data comprising:

a memory on a first computer;

a processor on said first computer in communication with the memory;

a computer readable medium on said first computer in communication with the processor and storing instructions which, when executed, cause the processor to perform the steps of:

selecting an ATM PIN from a plurality of ATM PINs,

selecting an account number corresponding to the selected ATM PIN,

selecting a BIN corresponding to the selected account number;

selecting a key corresponding to the BIN;

generating an electronic commerce PIN using the selected key, the ATM PIN and the acct number;

receiving the electronic commerce PIN and transaction information corresponding to the electronic commerce PIN from a second computer;

selecting a conversion key based on said transaction information;

deriving the ATM PIN using the conversion key, the electronic commerce PIN and the account number;

verifing the ATM PIN by the first computer;

encrypting the derived ATM PIN and transmits the encrypted ATM PIN and the transaction information to a third computer specific to the selected BIN.

69) The system of claim 68 wherein said conversion key is associated with:

conversion key derivation data and a

conversion key derivation key.

70) The system of claim 69, wherein the conversion key derivation key is used to perform at least one cryptographic operation upon the conversion key derivation data.

71) The system of claim 70, wherein the conversion key derivation data includes an identification number associated with multiple accounts;

and wherein at least one cryptographic operation using a secret key is performed to cryptographically process said conversion key derivation data to produce the conversion key.

72) The system of claim 68, wherein generating an electronic commerce PIN comprises accessing cryptographcially-computed data and said cryptographically-

computed data is generated with a secret key used to perform a cryptographic operation on initial data.

73) The system of claim 72, wherein said cryptographic operation comprises at least one of a DES-encryption and a DES-decryption.

74) The system of claim 73, wherein a portion of said initial data is obtained from at least a portion of an account number.

75) The system of claim 74, wherein performing an operation upon the ATM PIN and the cryptographically-computed data comprises performing either a subtraction operation or an addition operation.

5. Claims 51-75 have been allowed.

Reasons for Allowance

6. The following is an examiner's statement of reasons for allowance:

The closest prior art of records are U.S. Patent No. 6,163,771 to Walker et al, and U.S. Patent No. 5,175,766 to Hamilton.

Regarding the claimed terms, the Examiner notes that a "general term must be understood in the context in which the inventor presents it." In re Glaug F.3d 1335, 1340, 62 USPQ2d 1151, 1154 (Fed. Cir. 2002). Therefore the Examiner must interpret the claimed terms as found on pages 1-18 of the specification. Clearly almost all the

general terms in the claims may have multiple meanings. So where a claim term "is susceptible to various meanings, ... the inventor's lexicography must prevail...." Id. Using these definitions for the claims, the claimed invention was not reasonably found in the prior art.

7.   The primary reference Walker (U.S. Patent No. 6,163,771) is directed to a method and device for generating a single-use financial account number. Walker's method involves generating a second numerical code on a central computer by performing a cryptographic operation on the first numerical code and cryptographically computed data.

Walker however does not teach at least generating by the first computer an electronic commerce PIN using the selected key, the ATM PIN and the account number; receiving the electronic commerce PIN and transaction information corresponding to the electronic commerce PIN from a second computer; selecting a conversion key by the first computer based on said transaction information; deriving the ATM PIN by the first computer using the conversion key, the electronic commerce PIN and the account number; verifying the ATM PIN by the first computer; encrypting the derived ATM PIN by the first computer and transmitting the encrypted ATM PIN and the transaction information to a third computer specific to the selected BIN.

Moreover, the missing claimed elements from Walker are not found in a reasonable number of reference(s). Yet even if the missing claimed elements were found in a reasonable number of references, a person of ordinary skill in the art at the time the invention was made would not have been motivated to include these missing

elements in an embodiment in the Walker disclosure because: such would have changed the basic working principles and the operation of Walker.

8.   Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

9.   The prior arts made of record and not relied upon is considered pertinent to applicants disclosure.

- Everett et al (U.S. Patent No. 6,575,372) discloses secure multi-application IC card system having selective loading and deleting capability.

- Khello (U.S. Patent No. 5,724,423) discloses method and apparatus for user authentication.

- Zingher (U.S. Patent No. 5,731,575) discloses Computerized system for discreet identification of duress transaction and/or duress access.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Charles C. Agwumezie whose number is **(571) 272-6838**. The examiner can normally be reached on Monday – Friday 8:00 am – 5:00 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Calvin Hewitt can be reached on **(571) 272 – 6709**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Charlie C Agwumezie/
Primary Examiner, Art Unit 3685
August 6, 2009